Filing Company: Sentry Casualty Company State Tracking Number: AR-PC-07-026200

Company Tracking Number: WC AR0748089R01

TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers' Compensation

Project Name/Number: 2007 Work Comp/WC AR0748089R01

Filing at a Glance

Company: Sentry Casualty Company

Product Name: Workers' Compensation SERFF Tr Num: SEPX-125302610 State: Arkansas

TOI: 16.0 Workers Compensation SERFF Status: Closed State Tr Num: AR-PC-07-026200

Sub-TOI: 16.0000 WC Sub-TOI Combinations Co Tr Num: WC AR0748089R01 State Status:

Filing Type: Rate Co Status: Reviewer(s): Betty Montesi, Carol

Stiffler

Author: SPI SentryInsurancePC Disposition Date: 09/25/2007

Date Submitted: 09/24/2007 Disposition Status: Approved

Effective Date Requested (New): 01/01/2008 Effective Date (New): 01/01/2008

Effective Date Requested (Renewal): 01/01/2008 Effective Date (Renewal):

General Information

Project Name: 2007 Work Comp
Status of Filing in Domicile:
Project Number: WC AR0748089R01
Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 09/25/2007

State Status Changed: 09/24/2007 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to update manual pages previously submitted and approved under filing number AR-PC-07-024808. Please refer to the filing memorandum and revised manual pages included in this filing for details.

We also wish to inform you that Sentry Casualty Company elects to adopt the revisions filed as NCCI Item Filing # AR-2007-10 to be effective 1-1-2008.

We've reviewed the filing fee requirements applicable to your state and it appears a fee of \$50 is due for this filing. If this is incorrect, please let us know and additional funds will be transmitted via EFT.

If you have any questions regarding this filing, please contact me.

Filing Company: Sentry Casualty Company State Tracking Number: AR-PC-07-026200

Company Tracking Number: WC AR0748089R01

TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers' Compensation

Project Name/Number: 2007 Work Comp/WC AR0748089R01

Thank you.

Company and Contact

Filing Contact Information

Linda Pawlowski, Compliance/Development Sr. linda.pawlowski@sentry.com

Analyst

1800 North Point Drive (715) 346-6028 [Phone] Stevens Point, WI 54481 (715) 346-6044[FAX]

Filing Company Information

Sentry Casualty Company CoCode: 28460 State of Domicile: Wisconsin

1800 North Point DriveGroup Code: 169Company Type:Stevens Point, WI 54481Group Name: Sentry InsuranceState ID Number:

Group

(715) 346-6000 ext. [Phone] FEIN Number: 88-0119246

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Sentry Casualty Company \$50.00 09/24/2007 15779122

Filing Company: Sentry Casualty Company State Tracking Number: AR-PC-07-026200

Company Tracking Number: WC AR0748089R01

TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers' Compensation

Project Name/Number: 2007 Work Comp/WC AR0748089R01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	09/25/2007	09/25/2007

Filing Company: Sentry Casualty Company State Tracking Number: AR-PC-07-026200

Company Tracking Number: WC AR0748089R01

TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers' Compensation

Project Name/Number: 2007 Work Comp/WC AR0748089R01

Disposition

Disposition Date: 09/25/2007

Effective Date (New): 01/01/2008

Effective Date (Renewal):

Status: Approved

Comment:

Company Name:	Overall % Rate	Written Premium	# of Policy	Premium:	Maximum %	Minimum %	Overall %
	Impact:	Change for this	Holders		Change (where	Change (where	Indicated
		Program:	Affected for		required):	required):	Change:
			this				
			Program:				
Sentry Casualty	0.000%	\$0	0	\$0	0.000%	0.000%	%
Company							

Filing Company: Sentry Casualty Company State Tracking Number: AR-PC-07-026200

Company Tracking Number: WC AR0748089R01

TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers' Compensation

Project Name/Number: 2007 Work Comp/WC AR0748089R01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property Casualty	&Approved	Yes
Supporting Document	NAIC Loss Cost Filing Document for Workers' Compensation	Approved	Yes
Supporting Document	NAIC loss cost data entry document	Approved	Yes
Supporting Document	AR - Workers' Comp Abstract WC-1	Approved	Yes
Rate	Retrospective Rating Plan Manual Page RR1-LCM	Approved	Yes
Rate	AR SCC WC Reg LCM Page S1-LCM	Approved	Yes

Filing Company: Sentry Casualty Company State Tracking Number: AR-PC-07-026200

Company Tracking Number: WC AR0748089R01

TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers' Compensation

Project Name/Number: 2007 Work Comp/WC AR0748089R01

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision:

Neutral

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Premium:	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders		Change (where	Change (where
	Change:		Change for	Affected for this		required):	required):
			this	Program:			
			Program:				
Sentry Casualty	%	0.000%	\$0	0	\$0	0.000%	0.000%

Company

Filing Company: Sentry Casualty Company State Tracking Number: AR-PC-07-026200

Company Tracking Number: WC AR0748089R01

TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers' Compensation

Project Name/Number: 2007 Work Comp/WC AR0748089R01

Rate/Rule Schedule

Review Status: Exhibit Name:

Rule # or Page Rate Action Previous State Filing Attachments

#:

Approved Retrospective Rating Previous State Filing Attachments

RR1-LCM Replacement AR-PC-07-024808 RR1-LCM.PDF

Plan Manual Page

RR1-LCM

Approved AR SCC WC Reg S1-LCM Replacement AR-PC-07-024808 S1-LCM.PDF

LCM Page S1-LCM

Effective January 1, 2008

LOSS COST MULTIPLIER

MULTIPLIER

Retrospective Rating Plan Manual - State Special Rating Values

1.264

$\frac{\text{MISCELLANEOUS VALUES}}{\text{EXCEPTIONS}}$

Expected Loss Ratio	0.668
Expected Loss & ALE Ratio	0.72
Tax Multiplier - State (non F-class)	1.062
Tax Multiplier - Federal classes (or Non-F classes where rate is increased by the USL&HW	
Act Percentage)	1.146
Table of Expense Ratios - Type A (Stock)	XXVI-A
Table of Expense Ratios - Type B (Non Stock)	XXVI-B
Table of Expense Ratios for ALE Option - Type A (Stock)	XXVI-C
Table of Expense Ratios for ALE Option - Type B (Non Stock)	XXVI-D

PAGE S1 - LCM ORIGINAL PRINTING

Effective 01-01-2008

LOSS COST MULTIPLIER

MULTIPLIER

Workers Compensation and Employers Liability

1.264

MISCELLANEOUS VALUES

EXCEPTIONS

Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents	
Expense Constant	.\$0

Premium Discount Percentages - see Basic Manual Rule 3-A-19a. The following discounts are applicable to standard premiums:

				Discount
First	\$5,000	(0 - 5,000)		0.0%
Next	\$95,000	(5,001 - 100,000)	a	10.9%
Next	\$400,000	(100,001 - 500,000)	b	12.6%
Over	\$500,000	(500,001 & over)	c	14.4%

Minimum Premium - Minimum premiums will be calculated per the following formula:

Minimum Premium = (Rate x 175) + Expense Constant The minimum premium is subject to a maximum of \$850.

Exceptions to Minimum Premium Formula:

Minimum premium for classes defined as ginning classes per NCCI assigned risk loss cost pages is \$100 per ginning location. Minimum premium for classes computed on a per capita basis = Rate + Expense Constant

Uniform Transmittal Document-

Filing Company: Sentry Casualty Company State Tracking Number: AR-PC-07-026200

Company Tracking Number: WC AR0748089R01

TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers' Compensation

Project Name/Number: 2007 Work Comp/WC AR0748089R01

Supporting Document Schedules

Review Status:

Approved

09/25/2007

Property & Casualty

Comments:

Attachments:

Satisfied -Name:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF AR - NAIC RATE RULE FILING SCHEDULE.PDF

Review Status:

Satisfied -Name: NAIC Loss Cost Filing Document Approved 09/25/2007

for Workers' Compensation

Comments: Attachment:

AR - NAIC LC FILING DOC RF-WC.PDF

Review Status:

Satisfied -Name: NAIC loss cost data entry document Approved 09/25/2007

Comments: Attachment:

AR - RATE FILING ABSTRACT RF-1.PDF

Review Status:

Satisfied -Name: AR - Workers' Comp Abstract WC-1 Approved 09/25/2007

Comments: Attachment:

AR - Workers' Comp Abstract WC-1.PDF

Property & Casualty Transmittal Document

1.	Reserved for Insurance I Use Only	a. b. c. d. e.	Date th Analyst Disposi Date of Effectiv	e filing is tition: disposition de date of New Bus Renewa filing #: Filing #	siness I Business				
3.	Group Name Sentry Insurance Group								Group NAIC #
4.	Company Name(s)				Domicile	NAIC #	FEIN :	#	State #
4.	Sentry Casualty Company				WI	28460	88-01		State #
	Ochtry Casaatty Company				VVI	20400	00 01	13240	
•									
5.	Company Tracking Number	r	WC A	R07480	89R01				
Conta	ct Info of Filer(s) or Corpora								
6.	Name and address	Title		Telep	ohone #s	FAX	#		e-mail
	Linda L. Pawlowski 1800 North Point Drive Stevens Point WI 54481	Complianc elopmen Analys	t Sr.		346-6028 :. 6028	715-346	-6044	linda.p	awlowski@sentry. com
7. 8.	Signature of authorized file				la X. Pauloi				
	Please print name of author			I	Pawlowski				
	Information (see General Ins	tructions for	descript						
9. 10.	Type of Insurance (TOI) Sub-Type of Insurance (Su	b-TOI)			orkers Com WC Sub-T		nations		
11.	State Specific Product cod			10.000	0 110 000 1	OI COIIIDII	lations		
40	applicable) [See State Specific			\A()	1.0				
12. 13.	Company Program Title (M Filing Type	arketing Litle)			rs' Compens e/Loss Cost		ules		Rates/Rules
				☐ For	ms hdrawal		ombina other (gi	tion Rate	es/Rules/Forms iption)
14.	Effective Date(s) Requeste	d		New:	1/1/2008		Ren	ewal:	1/1/2008
15. 16.	Reference Filing? Reference Organization (if	annlicable)			S No				
17.	Reference Organization (ii			INCCI					
18.	Company's Date of Filing			9-24-0	7				
19.	Status of filing in domicile				t Filed	Pending	☐ Aut	horized	Disapproved

PC TD-1 pg 1 of 2 © 2007 National Association of Insurance Commissioners

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	WC AR0748089R01

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

The purpose of this filing is to update manual pages previously submitted and approved under filing number AR-PC-07-024808. Please refer to the filing memorandum and revised manual pages included in this filing for details.

We also wish to inform you that Sentry Casualty Company elects to adopt the revisions filed as NCCI Item Filing # AR-2007-10 to be effective 1-1-2008.

We've reviewed the filing fee requirements applicable to your state and it appears a fee of \$50 is due for this filing. If this is incorrect, please let us know and additional funds will be transmitted via EFT.

If you have any questions regarding this filing, please contact me.

Thank you.

22. Filing Fees (Filer must provide check # and fee amount if applicable.)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: Filing fee is being sent via EFT.

Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

PC TD-1 pg 2 of 2 INS02026

^{***}Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PROPERTY & CASUALTY RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.) This filing transmittal is part of Company Tracking # WC AR0748089R01 This filing corresponds to form filing number 2. (Company tracking number of form filing, if applicable) □ Rate Increase Rate Decrease \boxtimes Rate Neutral (0%) 3. | Filing Method (Prior Approval, File & Use, Flex Band, etc.) | Prior Approval Rate Change by Company (As Proposed) 4a. Overall Written **Company Name** Overall % # of Written Maximum **Minimum** Indicated % Rate Premium policyholders premium %Change %Change Change affected **Impact** Change for this (where (where for this (when for this program required) required) Applicable) program program 0 Sentry Casualty 0 0 0 O O Company 0 0 Rate Change by Company (As Accepted) For State Use Only 4b. **Company Name** Overall % Overall Written # of Written Maximum Minimum Indicated % Rate Premium policyholders premium %Change %Change Change **Impact** Change affected for this (where (where (when for this for this required) required) program Applicable) program program 5. Overall Rate Information (Complete for Multiple Company Filings only) **COMPANY USE** STATE USE 5a. Overall percentage rate indication(when applicable) Overall percentage rate impact for this filing 5b. Effect of Rate Filing – Written premium change for this 5c. program Effect of Rate Filing - Number of policyholders affected 5d. Overall percentage of last rate revision 6. NA Effective Date of last rate revision 7. NA Filing Method of Last filing 8. (Prior Approval, File & Use, Flex Band, etc.) NA Rule # or Page # Submitted Replacement **Previous state** 9. for Review or withdrawn? filing number. if required by state New Replacement 01 Page S1-LCM 1-1-2008 AR-PC-07-024808 ☐ Withdrawn New Replacement 02 Page RR1-LCM 1-1-2008 AR-PC-07-024808 Withdrawn ☐ New 03 Replacement

Withdrawn

FORM RF-WC NAIC LOSS COST FILING DOCUMENT—FOR WORKERS' COMPENSATION

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is	part of Company Tracking #	WC AR0748089R01
This filing corresponds t		
	rence Filing NCCI AR-2007-10 Reference filing #)	Independent Rate Filing
a member, subscriber nsurer hereby files (to the captioned Reference	or service purchaser of the named ado be deemed to have independently su	s loss costs, the above insurer hereby declares that it is visory organization for this line of insurance. The bmitted as its own filing) the prospective loss costs in he combination of the prospective loss costs and the becified in the attachments.
1. Check one of t	the following:	
organization's prospective prospective loss costs are to policies written on or	ve loss costs for this line of insurance. The insurand the insurer's loss cost multipliers and if utilize after the effective date of the advisory organization missioner, or until amended or withdrawn by the	er's rates will be the combination of the advisory organization's d, expense constants specified in the attachments. The rates will apply on's prospective loss costs. This authorization is effective until e insurer. Note: Some states have statutes that prohibit this option
	to have its loss cost multipliers and, if utilized, e	xpense constants be applicable only to the above Advisory
2. Does this filing appropriate justification.	oly to all class codes? Yes If no, comple	ete a copy of this form for each affected class with appropriate
3. Loss cost modificat	tion:	
(Check One)	the mutual results and the prospective loss contains a modification (factor = 1.000) are following modification(s). (Cite the nature and ing data and/or rationale for the modification.)	·
	ost Modification Expressed as a Factor: (See Exa	amples Below) 1.000
Example 1:	Loss cost Modification Factor: If your compart (1.000100) should be used.	ny's loss cost modification is -10%, a factor of .90
Example 2:	,	ny's loss cost modification is =15%, a factor of 1.15
SUPPORTING INFORM	CONSTANTS ARE UTILIZED ATTACH MATION. DO NOT COMPLETE ITEMS	

N

Development of Expected Loss Adjustment Expense (Target Cost) Ratio. (Attach exhibit detailing insurer expense 4. data, impact of premium discount plans, and/or other supporting information.) PROJECTED EXPENSES: Compared to standard premium at company rates.

Selected	Provisions
----------	-------------------

		5010000 1 1 0 (1510115	
A.	Total Production Expense	11.2	%
В.	General Expense	5.3	%
C.	Taxes, Licenses & Fee	5.8	%
D.	Underwriting profit & Contingencies*	-1.5	%
Ε.	Other (explain)		%
F.	Total	20.9	%
	* Explain how investment income is taken into account		

5.	A.	Expected Loss Ratio: ELR = 100% - 4F =	79.1%		
	В.	ELR in Decimal Form =	0.791		

PC IRF-WC CONTINUED ON PAGE 2

NAIC LOSS COST FILING DOCUMENT—FOR WORKERS' COMPENSATION

	Overall Impact of Expense Constant and Minimum Premiums:		1.000
6.	(a 2.3% impact would be expressed as 1.023)		1.000
	Overall Impact of Size-of-Risk Discounts plus Expense Graduation		
7.	Recognition in Retrospective Rating:		1.000
	(An 8.6% average discount would be expressed as 0.914)		
8.	Company Formula Loss Cost Multiplier		1.264
0.	$[3B/((7-4F) \times 6)]$		1.204
9.	Company Selected Loss Cost Multiplier =		1.264
	(Attach explanation for any difference between 6 and 7)		1.204
		Yes	No
10.	Are you amending your minimum premium formula? If yes, attach documentation,		
	including rate level impact as well as changes in multipliers, expense constants,	\boxtimes	
	maximum, etc.		
11.	Are you changing your premium discount schedules? If yes, attach schedules		
	and support, detailing premium or rate level changes.	\bowtie	

PC IRF-WC INS01785

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

FOR	VIAI L	AF-1 Kate Fill	ing Abstract N	AIC LOSS COS	OI DAIA ENIKI	DOC	OMENI				
1.	Th	This filing transmittal is part of Company Tracking #					WC AR0748089R01				
2.	If fi	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number					NCCI Item Filing # AR-2007-10				
	Company Name							Company I	NAIC Number		
3.	A.		Sentry Ca	sualty Company		В.		1	69-28460		
	Product Coding Matrix Line of Business (i.e., Type of Insurance)					Product Co	oding Matrix Line of Ins	surance (i.e., Sub-type	e of Insurance)		
4.	A.		16.0 Worke	ers Compensation		B.		16.0000 WC S	Sub-TOI Combination	ns	
5.											
		(A)			FOR LOSS COSTS ONLY						
(A) COVERAGE (See Instructions)		VERAGE	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio		(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier	-
Workers Compensation			NA	0.0%	0.791		1.000	1.264	0		NA

6	5 Year History	Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
No rate							
change							
history							

7.

Expense Constants	Selected Provisions
A. Total Production Expense	11.2%
B. General Expense	5.3%
C. Taxes, License & Fees	5.8%
D. Underwriting Profit	-1.5%
& Contingencies	
E. Other (explain)	
F. TOTAL	20.9%

8.	Y	Apply Lost Cost Factors to Future filings?	(Y or N)
----	---	--	----------

9. 0.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): All

10. 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

All

TOTAL OVERALL

EFFECT

PC RLC INS01783

ARKANSAS INSURANCE DEPARTMENT WORKERS' COMPENSATION ABSTRACT

Form WC-1 Rev. 4/96

<u>INSTRUCTIONS</u>: All questions must be answered. If the answer is "non" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group.

	mpany Name	Sentry Casualty Com	• •				
	C No. 28460			p No. 169	to 1/1/2009		
Dev		NA		osed Effective Da			
1.		deviation(s) are you cuross-the-board deviation		Specify whether d	leviation is a sche	edule ra	ting
		TYPE NA	APPRO N		PERCEN	TAGE	NA
2.	What if any	restrictions apply to the	e deviation? NA				
۷.		restrictions apply to the	e deviation:				
3.	What is the m	ninimum premium requ	irement for eligibil	ity for the deviation	n?		NA
4.	What was the deviation?	average percentage of	of credit given on p	policies eligible un	der the		NA
5.	What was the deviation?	average percentage of	of debit given on p	olicies eligible und	der the		NA
6.		nber of Arkansas polici cies, how many receive		e approval of your NA	deviation.		NA
7.	Do you allow risk?	both schedule rating p	lans and across-th	ne-board deviation	s on the same	NA	
8.		mpany offer a dividend in dividends for the pre			pe of dividend, in	cluding	the
9.	When promul	gating an individual po	licy premium, at w	hat point is the de	eviation applied?	NA	
10.	(a) A great (b) A lesse	the future market prover market penetration penetration quo X		iness			_
THI	E INFORMATIC	ON PROVIDED IS COF	RRECT TO THE B	EST OF MY KNO	WLEDGE AND E	BELIEF.	_
				Lind	la X. Rawlowski		
			_		Signature		
					a L. Pawlowski Development Sr. /	Analyet	
			_	Compliance/L	Title	niaiyəl	
			_		15-346-6028 phone Number		